

EXHIBIT A

	Alliance Select	
<u>MEDICAL</u>	<u>Current</u>	<u>Proposed</u>
Employee Contribution Percentage	0%/15%	20% at any coverage level
Annual Deductible[1]	\$250/\$500	\$750/\$1,500 (Comprehensive)
Medical Out of Pocket Maximum[2] (OPM)	\$750/\$1,500	\$2,500/\$5,000
Coinsurance	10% in network/20% out of network	20% in network/40% out of network
Office Visit	10%/20% Coinsurance applies after deductible	\$25 Copayment/visit
Specialty Office Visit	10%/20% Coinsurance applies after deductible	\$50 Copayment/visit
Emergency Room Visit	\$100 Copayment, 10% coinsurance after deductible	\$100 Copayment
<u>PHARMACY</u>		
Copayment Tiers	10% coinsurance after deductible	\$10/\$30/the greater of \$50 or 25%
Specialty	10% coinsurance after deductible	20% up to \$250/Rx
Pharmacy Out of Pocket Maximum	All Pharmacy costs apply to Medical OPM	No OPM
<u>DENTAL</u>		
Employee Contribution Percentage	0%/78%	20% at any coverage level
Annual Deductible[3]	\$0/\$0	\$50/\$150
<u>WELLNESS</u>	N/A	Employees will have the option to reduce the amount of their contribution by \$360/year as incentive for participating in a comprehensive wellness program, including but not limited to, a health risk assessment, biometric screening and health coaching, as applicable.

^[1] Deductible incorporates an embedded format where individual must only meet the single deductible. The entire family deductible does not have to be met before benefits are available for an individual. The deductible will apply to all benefits up front before insurance coverage begins, except for services for well child care and inpatient newborn care for 6 days.

^[2] OPM incorporates an embedded format where individual must only meet the single out of pocket maximum amount. The entire family out of pocket maximum amount does not have to be met before benefits are available for an individual.

NOTE: None of the medical insurance copayments listed apply to the Medical OPM and any applicable deductible and coinsurance will apply after copayment is paid.

^[3] Deductible incorporates an embedded format where individual must only meet the single deductible. The entire family deductible does not have to be met before benefits are available for an individual. The deductible will apply to all non-preventative benefits before insurance coverage begins.